

Certificate Number: 05781-NJ-DE-038637419

Bankruptcy Case Number: 24-15061



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 5, 2024, at 12:18 o'clock PM PDT, Ronald Castanaga completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 5, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President